IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Albert R. DiPiero and David G. Sanders

Group Art Unit: 2161 Confirmation No.: 2798

Application No.: 09/990,123

Filed: November 21, 2001

For: HEALTH PLAN MANAGEMENT METHOD AND APPARATUS

Attorney Docket No. 40920/1:2

Date: January 13, 2005

SECOND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

TO THE COMMISSIONER FOR PATENTS:

1.	Pursuant to the duty of disclosure, applicant presents for the Examiner's consideration the document listed on the accompanying Form PTO-1449.									
	\boxtimes	Copies of the listed U.S. patents and U.S. patent application publications are not required for submission. (37 C.F.R. § 1.98(a)(2)(ii))								
		Copies of listed foreign patent documents and non-patent literature are enclosed. (37 C.F.R. § 1.98(a)(2))								
		Copies of the documents listed on sheet(s) of Form PTO-1449 (dequivalent) are omitted because (1) they are already of record in U.S. Patent Application No, filed, on which this application relies for an earlier filing date under 35 U.S.C. § 120; and (2 any information disclosure statement filed in the prosecution of Application No, complies with 37 CFR §§ 1.98(a) through (c). (37 C.F.R. § 1.98(d))								
2.		The Examiner's attention is directed to the enclosed copy of copending U.S. Patent Application No, filed, for, which is cited in this application.								
3.	This information disclosure statement is being submitted (check box a., b., or c.):									
	a.	Within three months of the filing date of a national application or entry of the national stage in an international application; or before the mailing of a first Office action on the merits; or before the mailing of a first Office action after the filing of a request for continued examination under 37 CFR 1.114. (No statement under 37 CFR 1.97(e) is required.); or								

	b.		After the period set forth in paragraph 3a, but before the mailing date of either a final action, a notice of allowance, or an action that otherwise closes prosecution in the application. (Check box i. or in the application).							
		i.		A \$180.00 information disclosure statement submission fee set forth in 37 CFR 1.17(p) is enclosed, or						
		ii.		A statement specified by 37 CFR 1.97(e) is set forth below; or						
	c.		on or b CFR 1	the mailing date of a final action or notice of allowance and perfore payment of the issue fee. A statement specified by 37 .97(e) is set forth below. Enclosed is a \$180.00 information sure statement processing fee set forth in 37 CFR 1.17(p).						
4.			-	ed by 37 CFR 1.97(e) is required, the attorney or agent states that:						
	each item of information contained in the information disclosure was first cited in any communication from a foreign patent office counterpart foreign application not more than three months prior filing of the information disclosure statement; or									
		no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement.								
5.		A concise explanation of the relevance of each document not in the English language and/or selected documents in the English language is set forth below.								
				Respectfully submitted,						
			MyHealthBank, Inc.							
				By Micah D. Stolowitz Registration No. 32,758						

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INPOMATION DISCLOSURE CITATION (Uses several sheets if necessary)										CITATION sary)	APPLICANTS: Albert R. DiPiero and David G. Sanders				
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EXAMINER: Initial if reference considered, whether or not citation is in conformation with MPEP609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

DATE CONSIDERED

EXAMINER